Bethan of House 1946-1981 Melem R. Zimm 1953-2009



Attorneys and Counsellors at Law

Richard & Glasser Mobael A. Glasser William It Monroe, Ir. Kip A. Harbison Mark K. Groves Charlotte E. Vaughn Marc C Greco Stephen R. Meenan

Crown Center, Suite 600 580 East Main Street Norfolk, Virginia 23510-2212 Telephone: (757) 625-6787 Facsimile: (757) 625-5959 www.glasserlaw.com 1932 - Celebrating our 80th Year - 2012

March 30, 2012

Richard A Rice Kuren M. Zello L. Raben Richmun Daniel T. Beugsten Melissa M. Walson Goode Michele S. Cumberland Erin C. Quinn Jason L. Hamlin Alexander N. Rouhani Alex E. Wallin Chaunacie L. Wilkerson Jenniser L. Anthony

> Also admined in DC Also admined in LA

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Also admitted in TX Also admined in MD Admitted only in DC and MD

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED

Steven A. Orebaugh Elizabeth E. Orebaugh 839 Dices Spring Road Weyers Cave, VA 24486

RE: Loan No. 146337995

OREBAUGH, Steven and Elizabeth

Noteholder: The Bank Of New York Mellon FKA The Bank Of New York, as Trustee for the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2006-26 (hereinafter referred to as "The Bank of New York Mellon")

Property Address: 839 Dices Spring Road, Weyers Cave, Virginia 24486

Payoff Amount: \$241,696.47, plus attorney fees and costs Past Due Amount; \$24,946.15, plus attorney fees and costs

Our File No.: 6874.97743

Dear Mr. and Mrs. Orebaugh:

We have been advised by The Bank Of New York Mellon that you have defaulted in the terms of the deed of trust that The Bank Of New York Mellon holds on your property due to your failure to make timely monthly installments as required by the terms of the deed of trust.

This notice is being given to you pursuant to the terms of the deed of trust. The failure to cure said default by May 4, 2012 (35 days from the date on this letter or the next business day) will result in the acceleration of the sums secured by said deed of trust and the immediate sale of the property secured by said deed of trust by foreclosure. Acceleration means that the entire balance will become immediately due and payable. Because interest, late charges, fees, costs, and other charges may vary from day to day, the amount due on the day you pay may be greater than the amount stated above. You should contact Crystal Powell of this office at (757) 625-6787 ext. 572, to obtain the amount necessary to cure the default. Partial payments will not e accepted. Prior to any foreclosure, a separate notice will be forwarded to you.

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You have the right to reinstate the mortgage after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense you might have to the acceleration and sale of this property.

Please note, if you have been involved in Bankruptcy proceedings, this Notice is being sent to you pursuant to requirements of the Deed of Trust. Should you have any questions concerning whether you have ongoing obligations incident to this loan, same should be directed to your attorney.

Please be advised that this communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. If this is the initial communication that we have forwarded to you, the following applies: unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within thirty (30) days of the receipt of this notice, we will obtain verification of the debt and mail you a copy of said verification. We will provide you with the name and address of the original noteholder (if different from the current noteholder) upon your written request within the thirty (30) day period.

If you would like other information regarding this loan, please send a written request to this office at:

Glasser and Glasser, P.L.C. Foreclosure Department Attention: Crystal Powell Crown Center Building, Suite 600, 580 East Main Street, Norfolk, VA 23510

Very truly yours,

GLASSER AND GLASSER, P.L.C.

Alex E. Wallin

AW/gg

CC.

The Bank Of New York Mellon FKA The Bank Of New York, as Trustee for the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2006-26